



March 2017

Impact of ACA Repeal on the 2nd Congressional District of Iowa

Committee on Energy and Commerce, Democratic Staff

Committee on Oversight and Government Reform, Democratic Staff

Roughly 20 million Americans have gained access to health care through the coverage provisions of the Affordable Care Act (ACA), including subsidized coverage through the insurance marketplaces and the ACA's historic Medicaid expansion. President Trump and congressional Republicans' plan to repeal the ACA will have devastating effects for all Americans. Eliminating premium tax credits and cost-sharing reductions will likely make coverage unaffordable for the 10.4 million Americans enrolled nationwide through the ACA marketplaces as of October 2016. Similarly, eliminating the Medicaid expansion will likely result in coverage becoming unattainable or unaffordable to the more than 14 million Americans who enrolled in the Medicaid expansion since 2014. Additionally, Republican proposals to tax employer-based health coverage could destabilize employer-based coverage and raise taxes on individuals who have health insurance through their employer.

This fact sheet summarizes what is at stake as Republicans in Congress consider eliminating many of the ACA's provisions through a process known as budget reconciliation. Repeal of the law could endanger the health and welfare of thousands of individuals and their families in Rep. Loebsack's (D) district.

Here is what is at risk:

- **The district's uninsured rate has gone from 9.0% to 5.3%** since the ACA was implemented. This **3.7 percentage point drop** in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **429,100 individuals** in the district who now have health insurance that covers preventive services like cancer screenings and flu shots without any co-pays, coinsurance, or deductibles stand to lose this access if the Republican Congress eliminates ACA provisions requiring health insurers to cover important preventive services without cost-sharing.
- **464,200 individuals** in the district with employer-sponsored health insurance are at risk of losing important consumer protections like the prohibition on annual and lifetime limits, protection against unfair policy rescissions, and coverage of preexisting health conditions, if the ACA is entirely or partially repealed.
- **12,000 individuals** in the district who have purchased high quality Marketplace coverage now stand to lose their coverage if the Republican Congress dismantles the Marketplaces.
- **10,500 individuals** in the district who received financial assistance to purchase Marketplace coverage in 2016 are now at risk of coverage becoming unaffordable if the Republican Congress eliminates the premium tax credits.
- **6,400 individuals** in the district who are receiving cost-sharing reductions to lower out-of-pocket costs such as deductibles, co-pays, and coinsurance, are now at risk of health care becoming unaffordable if the Republican Congress eliminates cost-sharing reductions.
- **40,300 individuals** in the district who are covered by the ACA's Medicaid expansion now stand to lose coverage if the Republican Congress eliminates the Medicaid expansion.